

IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

IN RE: Maria Deloudes Ybarra
Victor Mendez Ybarra
95 Rodeo Dr
Manvel, TX 77578

CHAPTER 13

CASE NO. 18-33626-H2

DEBTORS

**NOTICE OF HEARING REGARDING (1) CONFIRMATION OF PROPOSED CHAPTER 13 PLAN,
(2) VALUATION OF COLLATERAL, (3) DISMISSAL OF CHAPTER 13 BANKRUPTCY CASE,
(4) CONVERSION OF CHAPTER 13 CASE, AND (5) ENTRY OF OTHER ORDERS CONCERNING
ADMINISTRATION OF CASE**

The United States Bankruptcy Court will conduct a hearing on whether (1) to confirm the debtor(s) proposed bankruptcy plan, (2) dismiss this case, (3) convert this case under chapter 7, and/or (4) to enter other orders concerning the administration of this case. The hearing will take place on September 20, 2018 at 9:00 am at U.S. Bankruptcy Court, 515 Rusk, Room 400, 4th Floor, Houston, TX 77002-0000.

Attached to this notice is a copy of the statistical cover sheet submitted by the debtor(s) with their proposed plan. This cover sheet serves as a summary of the plan. A complete copy of the proposed plan is available from clerk of the Court or the Debtor(s) Attorney. The Court may consider the current plan or a modified plan at the confirmation hearing.

If you object to confirmation of the plan, you must file your objection at least seven days before the confirmation hearing and serve a copy of the objection on the debtor, the debtor(s) counsel, the Chapter 13 Trustee, and parties requesting notice.

If the plan is not confirmed, the Court may consider whether to dismiss this chapter 13 case due to unreasonable delay that is prejudicial to creditors. The Court may also consider whether the case should be converted to a case under chapter 7 of the Bankruptcy Code.

The Court may also consider whether to enter other orders that are appropriate for administration of this case.

Dated: 07/25/2018

/s/ David G. Peake

DAVID G. PEAKE, TRUSTEE
ADMISSIONS ID NO. 15679500
9660 HILLCROFT, STE 430
HOUSTON, TX 77096
(713)283-5400

Debtor(s): **Maria Deloudes Ybarra**
Victor Mendez Ybarra

Case No: 18-33626

Exhibit "A"

Plan Summary for Proposed Plan

Disposable Income and Plan Payments

(A) Projected Schedule "I" Income (From most recently filed Schedule I)	(B) Projected Schedule "J" Expenses (From most recently filed Schedule J)	(C) Projected Disposable Income (Column A minus Column B)	(D) Payment Amount to Trustee	(E) Beg. Month #*	(F) Ending Month #	(G) Payments for the Benefit of Creditors and for Reserves**		(H) Savings Fund*** Deposits Established Under Plan (Column D minus Column G)		(I) Total Monthly Trustee Payments (Column D multiplied by number of months paid)
						Per Month	Total	Per Month	Total	
\$6,620.71	\$4,520.71	\$2,100.00	\$2,100.00	1: 08/18	60: 07/23	\$2,100.00	\$126,000.00	\$0.00	\$0.00	\$126,000.00
Grand Total							\$126,000.00		\$0.00	\$126,000.00
Less Posted Chapter 13 Trustee Fee****							\$7,497.00			
Net Available							\$118,503.00			

* This is the month in which the first payment is due for this amount. The Debtor(s) must commence payments not later than 30 days after the petition date.

** Reserves are established under Paragraph 23 of the Plan.

*** Savings funds are funds established under Paragraph 22 of the Plan.

**** The Posted Chapter 13 Trustee Fee is based on the percentage listed on the Court's website.

Debtor(s): **Maria Delouides Ybarra**
Victor Mendez Ybarra

Case No: 18-33626

Projected Trustee Disbursements to Secured Creditors

Name of Holder / Description of Collateral	Claim	Plan Int. Rate	Monthly Payment Amount	Starting Month #	Ending Month #	Total
BSI Financial Services, Inc. 95 Rodeo Dr., Manvel Treated under Plan Section: 8A						
Check One: <input type="checkbox"/> Surrendered <input type="checkbox"/> Transferred <input type="checkbox"/> Retained (paid direct) <input checked="" type="checkbox"/> Retained (paid through Trustee)*						
Cure Claim	\$12,000.00	0.00%	Pro-Rata	26	55	\$12,000.00
Monthly Payment	\$209,430.81	0.00%	\$1,036.44	1	60	\$62,186.40
Total Debt Claim						
Monthly Refinance Payment (¶ 8B)						
Rodeo Palms Community Assoc. Inc 95 Rodeo Dr., Manvel Treated under Plan Section: 8C						
Check One: <input type="checkbox"/> Surrendered <input type="checkbox"/> Transferred <input type="checkbox"/> Retained (paid direct) <input checked="" type="checkbox"/> Retained (paid through Trustee)*						
Cure Claim						
Monthly Payment						
Total Debt Claim	\$1,200.00		\$0.00	1	60	\$0.00
Monthly Refinance Payment (¶ 8B)						
American Credit Acceptance 2016 Jeep Cherokee Treated under Plan Section: 9						
Check One: <input type="checkbox"/> Surrendered <input type="checkbox"/> Transferred <input type="checkbox"/> Retained (paid direct) <input checked="" type="checkbox"/> Retained (paid through Trustee)*						
Cure Claim						
Monthly Payment						
Total Debt Claim	\$17,300.00	4.73%	Pro-Rata	1	26	\$18,398.73
Monthly Refinance Payment (¶ 8B)						
EnerBankUSA air conditioning system Treated under Plan Section: 9						
Check One: <input type="checkbox"/> Surrendered <input type="checkbox"/> Transferred <input type="checkbox"/> Retained (paid direct) <input checked="" type="checkbox"/> Retained (paid through Trustee)*						
Cure Claim						
Monthly Payment						
Total Debt Claim	\$12,998.00	0.00%	Pro-Rata	26	55	\$12,998.00
Monthly Refinance Payment (¶ 8B)						

Debtor(s): **Maria Deloudes Ybarra**
Victor Mendez Ybarra

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Name of Holder / Description of Collateral	Claim	Plan Int. Rate	Monthly Payment Amount	Starting Month #	Ending Month #	Total
Brazoria County 95 Rodeo Dr., Manvel - escrowed Treated under Plan Section: 10	\$2,000.00					
Check One: <input type="checkbox"/> Surrendered <input type="checkbox"/> Transferred <input checked="" type="checkbox"/> Retained (paid direct) <input type="checkbox"/> Retained (paid through Trustee)*						
Cure Claim						
Monthly Payment						
Total Debt Claim						
Monthly Refinance Payment (§ 8B)						
Name of Holder / Description of Collateral	Claim	Plan Int. Rate	Monthly Payment Amount	Starting Month #	Ending Month #	Total
Brazoria County MUD #29 95 Rodeo Dr., Manvel - escrowed Treated under Plan Section: 10	\$1,200.00					
Check One: <input type="checkbox"/> Surrendered <input type="checkbox"/> Transferred <input checked="" type="checkbox"/> Retained (paid direct) <input type="checkbox"/> Retained (paid through Trustee)*						
Cure Claim						
Monthly Payment						
Total Debt Claim						
Monthly Refinance Payment (§ 8B)						
Name of Holder / Description of Collateral	Claim	Plan Int. Rate	Monthly Payment Amount	Starting Month #	Ending Month #	Total
Prestige Financial Service 2015 Hyundai Accent Treated under Plan Section: 10	\$13,475.00					
Check One: <input type="checkbox"/> Surrendered <input type="checkbox"/> Transferred <input checked="" type="checkbox"/> Retained (paid direct) <input type="checkbox"/> Retained (paid through Trustee)*						
Cure Claim						
Monthly Payment						
Total Debt Claim						
Monthly Refinance Payment (§ 8B)						
Name of Holder / Description of Collateral	Claim	Plan Int. Rate	Monthly Payment Amount	Starting Month #	Ending Month #	Total
Prestige Financial Service 2011 Hyundai Accent Treated under Plan Section: 10	\$1,878.00					
Check One: <input type="checkbox"/> Surrendered <input type="checkbox"/> Transferred <input checked="" type="checkbox"/> Retained (paid direct) <input type="checkbox"/> Retained (paid through Trustee)*						
Cure Claim						
Monthly Payment						
Total Debt Claim						
Monthly Refinance Payment (§ 8B)						

Debtor(s): **Maria Delouides Ybarra**
Victor Mendez Ybarra

Case No: 18-33626

Name of Holder / Description of Collateral	Claim	Plan Int. Rate	Monthly Payment Amount	Starting Month #	Ending Month #	Total
Victor Ybarra 401K Treated under Plan Section: 10	\$600.00					
Check One: <input type="checkbox"/> Surrendered <input type="checkbox"/> Transferred <input checked="" type="checkbox"/> Retained (paid direct) <input type="checkbox"/> Retained (paid through Trustee)*						
Cure Claim						
Monthly Payment						
Total Debt Claim						
Monthly Refinance Payment (§ 8B)						
Name of Holder / Description of Collateral	Claim	Plan Int. Rate	Monthly Payment Amount	Starting Month #	Ending Month #	Total
Conn's HomePlus television and computer Treated under Plan Section: 11						
Check One: <input type="checkbox"/> Surrendered <input type="checkbox"/> Transferred <input type="checkbox"/> Retained (paid direct) <input checked="" type="checkbox"/> Retained (paid through Trustee)*						
Cure Claim						
Monthly Payment						
Total Debt Claim	\$1,765.00	0.00%	Pro-Rata	26	26	\$250.00
Monthly Refinance Payment (§ 8B)						
Total of Payments to Secured Creditors						\$105,833.13

* Amounts for Cure Claims, Monthly Payments, Total Debt Claims and Monthly Refinance Payments should be listed only if the box for "Retained (paid through Trustee)" is checked.

Projected Trustee Disbursements to Priority Creditors

Name of Holder / Nature of Priority (Taxes, Attorneys Fees, DSO, etc.)	Claim	Int. Rate	Monthly Payment Amount	Beg. Month #	End Month #	Total
Wai Ping Cheung Attorney Fees Treated under Plan Section: 6	\$4,078.00	0.00%	\$679.67 \$679.65	1 6	5 6	\$3,398.35 \$679.65
Total of Payments to Priority Creditors						\$4,078.00

Projected Trustee Reserve Funds

Reserve Fund Type (Ad Valorem Taxes, Insurance, HOA)	Total
HOA Fees (Rodeo Palms Community Assoc., Inc.)	\$3,350.00
Total of Reserve Funds	\$3,350.00

Debtor(s): **Maria Deloudes Ybarra**
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SUMMARY

1	Total Payments to Trustee	\$126,000.00
2	Less Total Savings Fund Deposits	\$0.00
3	Net Trustee Payments (Line 1 minus line 2)	\$126,000.00
4	Less Posted Chapter 13 Trustee Fee	\$7,497.00
5	Less Total Payments by Trustee to Secured Creditors	\$105,833.13
6	Less Total Payments by Trustee to Priority Creditors (§§507(a)(1) - (a)(10))	\$4,078.00
7	Less Total Reserve Funds	\$3,350.00
8	Net Available for General Unsecured Creditors (Line 3 minus lines 4-7)	\$5,241.87

Unsecured Creditor Distribution Estimate

9	Estimated Total General Unsecured Claims	\$177,988.00
10	Forecast % Dividend on General Unsecured Claims (Line 8 divided by line 9)	2%

Best Interest of Creditors Test

11	Total Non-Exempt Property	\$0.00
12	Total Distributions to Administrative, Priority and General Unsecured Creditors (Line 4 plus line 6 plus line 8 plus any direct payments by Debtor(s) under the Plan in satisfaction of prepetition priority claims)	\$16,816.87

United States Bankruptcy Court
Southern District of TexasIn re:
Maria Delouides Ybarra
Victor Mendez Ybarra
DebtorsCase No. 18-33626-drj
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0541-4

User: dhan
Form ID: pdf012Page 1 of 2
Total Noticed: 31

Date Rcvd: Jul 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2018.

db/jdb
cr
10291585 +Maria Delouides Ybarra, Victor Mendez Ybarra, 95 Rodeo Dr, Manvel, TX 77578-4975
10291583 +Pacifica L Fourteen LLC, 1920 Old Tustin Avenue, Santa Ana, CA 92705-7811
10291584 +BSI Financial Services, Inc., PO Box 517, Titusville, PA 16354-0517
+Brazoria County, 111 E. Locust, Angleton, TX 77515-4642
+Brazoria County MUD #29, Perdue, Brandon, Fielder, Collins & Mott,
1235 North Loop West, #600, Houston, TX 77008-1772
10291586 +Buckling Horse ER, 13111 East Fwy, Houston, TX 77015-5803
10291587 ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262
(address filed with court: Caine & Weiner, PO Box 5010, Woodland Hills, CA 91365)
10291589 +Codilis & Stawiariski, PC, 400 N. Sam Houston Pky, E., \$900A, Houston, TX 77060-3548
10291590 +Conn's HomePlus, Attn: Bankruptcy, PO Box 2358, Beaumont, TX 77704-2358
10291594 +EnerBankUSA, Attn: Bankruptcy, 1245 Brickyard Rd Ste 600, Salt Lake City, UT 84106-2562
10291595 +FedLoan Servicing, Attention: Bankruptcy, PO Box 69184, Harrisburg, PA 17106-9184
10291596 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
10291597 +Holt & Young, PC, 9821 Katy Freeway, #350, Houston, TX 77024-1231
10291598 +MidAmerica Bank & Trust Company, Attn: Bankruptcy, PO Box 400, Dixon, MO 65459-0400
10291599 +Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
10291600 +Prestige Financial Service, Attn: Bankruptcy, 351 W Opportunity Way,
Draper, UT 84020-1399
10291601 +Ready Refresh by Nestle, 6661 Dixie Hwy, Suite 4, #216, Louisville, KY 40258-3950
10291602 +Rodeo Palms Community Assoc. Inc, c/o Principal Management Group,
11000 Corporate Center, #150, Houston, TX 77041-5179
10291604 +Transworld System Inc. / 33, PO Box 15630, Wilmington, DE 19850-5630
10299692 U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184,
Harrisburg PA 17106-9184
10293321 +US Dept of Education/MOHELA, 633 Spirit Dr, Chesterfield, Mo 63005-1243

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

10291582 +E-mail/Text: bankruptcy@acacceptance.com Jul 25 2018 21:16:54 American Credit Acceptance,
Attn: Bankruptcy Department, 961 E. Main St., Spartanburg, SC 29302-2185
10291588 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 25 2018 21:19:10 Capital One,
Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
10291591 +E-mail/Text: bankruptcy@consumerportfolio.com Jul 25 2018 21:17:16
Consumer Portfolio Services, Attn: Bankruptcy, PO Box 57071, Irvine, CA 92619-7071
10291592 +E-mail/PDF: creditonebknotifications@resurgent.com Jul 25 2018 21:19:23 Credit One Bank,
ATTN: Bankruptcy, PO Box 98873, Las Vegas, NV 89193-8873
10291593 +E-mail/Text: mrdiscen@discover.com Jul 25 2018 21:15:38 Discover Financial, PO Box 3025,
New Albany, OH 43054-3025
10291881 E-mail/Text: cio.bncmail@irs.gov Jul 25 2018 21:15:54 INTERNAL REVENUE SERVICE,
P O Box 7346, Philadelphia PA 19101-7346
10291864 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 25 2018 21:19:17
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
10291603 +E-mail/PDF: gecsed@recoverycorp.com Jul 25 2018 21:19:40 Synchrony Bank,
Attn: Bankruptcy Dept, PO Box 965061, Orlando, FL 32896-5061
10291605 +E-mail/Text: txulec09@vistraenergy.com Jul 25 2018 21:17:27 TXU Energy, Attn: Bankruptcy,
PO Box 650393, Dallas, TX 75265-0393
10291606 +E-mail/PDF: bk@worldacceptance.com Jul 25 2018 21:19:54 World Finance Corporation,
Attn: Bankruptcy Dept, PO Box 6429, Greenville, SC 29606-6429

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 27, 2018

Signature: /s/Joseph Speetjens

District/off: 0541-4

User: dhan
Form ID: pdf012

Page 2 of 2
Total Noticed: 31

Date Rcvd: Jul 25, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2018 at the address(es) listed below:

David G Peake court@peakech13trustee.com
Jennifer R. Bergh on behalf of Creditor Pacifica L Fourteen LLC jbergh@ghidottilaw.com
US Trustee USTPRegion07.HU.ECF@USDOJ.GOV
Wai Ping Cheung on behalf of Debtor Maria Deloudes Ybarra lawjustice@sbcglobal.net
Wai Ping Cheung on behalf of Joint Debtor Victor Mendez Ybarra lawjustice@sbcglobal.net
TOTAL: 5